

K&K Insurance Group, Inc.

1712 Magnavox Way
P.O. Box 2338
Fort Wayne, IN 46801
219/427-3000
Fax: 219/427-5866

**Autocross Event
Minimum Insurance Qualifications**

K&K INSURANCE GROUP, INC. for the insuring Company, shall be permitted, but not obligated, to inspect the INSURED'S property and operation for UNDERWRITING AND/OR LOSS CONTROL PURPOSES at any time. Neither the right to make an UNDERWRITING AND/OR LOSS CONTROL INSPECTION nor the making thereof, nor any report thereof, shall constitute an undertaking, on behalf of or for the benefit of any insured, or others, to forecast any accident or its severity or determine or warrant that such property or operations are safe or healthful, or are in compliance with any engineering standards, rules or regulations. THE ESTABLISHMENT OF UNDERWRITING QUALIFICATIONS AND UNDERWRITING AND/OR LOSS CONTROL INSPECTIONS ARE FOR THE SOLE PURPOSE OF DETERMINING THE INSURABILITY OF CERTAIN PROPERTY AND OPERATIONS, underwriting, and seeking to reduce claims against insurance and are not for the benefit of any insured or third party. The Insured is solely responsible for the safety of its property and operations and shall not rely upon any Underwriting and/or Loss Control inspections or activities to determine the safety of its property or operations and shall not diminish or forego its own safety practices and procedures.

I. EVENT DESCRIPTION

An autocross or Solo II event is a COMPETITIVE EVENT, driving skill contest conducted on courses that emphasize car handling and agility rather than speed or power. Hazards to the public, PARTICIPANTS, and property are not excessive or unnecessary. The course generally consists of STRAIGHT sections and connecting TURNS or corners, as marked by pylons, generally resembling a miniature road course.

II. EVENT SITE

- A. The event is held on a flat surface.
- B. The public may not be invited to view the event.
- C. RESTRICTED AREAS: The course surface, the area within the circumference of the course, and all other areas within 100 feet of the outside of the course, and the PIT AREA.
- D. VIEWING AREAS: Must be designated explicitly. Must be located beyond the 100 foot RESTRICTED AREA. The boundary between the Viewing Area and the RESTRICTED AREA will be established with at least rope and banner; a fence of some kind is strongly recommended. SPECTATORS are restricted to the Viewing Areas.
- E. PERMANENT, REAL, FIXED PROPERTY (buildings, trees, light stanchions, similar physical obstructions): May not be closer than 25 feet to the course in STRAIGHTS and/or inside of TURNS, not closer than 75 feet on the outside of the TURNS.
- F. PARTICIPANTS are not covered by participant accident insurance unless specifically purchased for that event.

III. EVENT MANAGEMENT

- A. Basic rules and standards for conduct of events must be drawn up before an event is run and be available to all drivers.

- B. An event chief official must be appointed to supervise the running of the event.
- C. All PARTICIPANTS must sign the current K&K waiver form. PARTICIPANTS under the age of majority in the state in which the event is run (may not be under 16) must have a current K&K "Minor Release and Waiver of Liability and Indemnity Agreement" signed by his/her parent(s) or legal guardian(s). Other waiver forms may not be used.
- D. All drivers must have a valid driver's license. Any license or permit which requires another licensed driver in the AUTOMOBILE is not acceptable. Minor drivers must be able to show that they have permission to operate the AUTOMOBILE in the event.
- E. All drivers must wear a D.O.T. approved helmet, and must use seat lap belts.
- F. Passengers are not permitted during the actual competition runs. Passengers are permitted in the AUTOMOBILE during training sessions or driving schools, but must be eligible to be a driver; Must be in an AUTOMOBILE which has passed technical inspection; Must wear a seat belt and approved helmet; Must have signed a waiver. The passenger must be either a student riding with an instructor or an instructor riding with a student during a drivers' school.
- G. FIRE EXTINGUISHERS: There must be at least two 10 BC rated dry chemical fire extinguishers on site and in proper working condition.

IV. COURSE LAYOUT

- A. When laying out a course, the size of the AUTOMOBILES competing should be taken into consideration, and the dimensions specified in the following guidelines are minimums:
 - 1. Speeds on STRAIGHT stretches should not exceed 70 m.p.h. for the fastest class of automobiles. The fastest portions of the course shall be those most remote from SPECTATORS and property. TURNS should not normally allow speeds in excess of 45 m.p.h.
 - 2. The course shall contain no holes, loose gravel, gratings, oily spots or other features which could endanger competing AUTOMOBILES or occupants or, could provoke loss of control of AUTOMOBILES. There may be no dips which could cause an AUTOMOBILE to become airborne.

V. COMPETING AUTOMOBILES

- A. All AUTOMOBILES shall be subject to a strict inspection by qualified technical inspectors.
- B. Driver/passenger restraints: Seat lap belts are required in all AUTOMOBILES. Installation of the shoulder belts or harnesses is strongly recommended in AUTOMOBILES with fixed tops or roll bars. Two-strap shoulder harnesses shall not be worn in open automobiles, which are not equipped with roll bars.
- C. Roll bars: Roll bars are strongly recommended in all automobiles. Roll bars are REQUIRED in all purpose-built competition cars and any other open cockpit AUTOMOBILES using racing (non-D.O.T. approved) tires.

VI. DEFINITIONS:

- "AUTOMOBILE" means a "Sports Car" or any self-propelled four wheel land motor vehicle, including vehicles entered in NON-SPEED EVENTS, but does not include mobile equipment.
- "COMPETITIVE EVENT" for which a premium has been paid means supervised events such as gymkhanas, autocrosses, slaloms, field trials, time trials and similar non-racing one car at a time events which do not permit wheel-to-wheel competition.
- "PARTICIPANT" means drivers, automobile owners and sponsors, mechanics, pitmen, actual officials of the event, announcers, ambulance crews, tow truck or push car crews, newsmen, photographers and pitgate workers who are age fourteen (14) or older.
- "PIT AREA" means the area used to register the PARTICIPANTS and prepare the

AUTOMOBILES for the event.

"RESTRICTED AREAS" means any area to which admission by the general public is prohibited and all areas including but not limited to the PIT AREAS, racing surface and infield, including walkways, concessions and other appurtenances thereon.

"SPECTATOR" means any person who is not a PARTICIPANT.

"STRAIGHT" means a section of the course at least 50 feet in length in which the AUTOMOBILE does not substantially change direction.

"TURN" is any section of the course which is not STRAIGHT.

WARRANTY OF COMPLIANCE WITH UNDERWRITING QUALIFICATIONS

I UNDERSTAND THESE MINIMUM INSURANCE QUALIFICATIONS ARE A REQUIREMENT FOR COVERAGE, A PART OF THE CONTRACT, AND MY ACCEPTANCE OF THIS INSURANCE IS CERTIFICATION OF MY COMPLIANCE WITH THESE QUALIFICATIONS. ANY FALSIFICATION OR MISREPRESENTATION WILL BE DEEMED A BREACH OF CONTRACT, VOIDING ALL INSURANCE COVERAGE.

I hereby warrant and confirm that I understand the attached minimum insurance qualifications and further certify that I have read all of the qualifications. I FURTHER HEREBY AGREE AND I will mail to K&K the necessary premium/consideration to ensure that these policy(s) remain in effect. I warrant that I have made or will make the necessary inspections certifying that the property and operations are in compliance with the underwriting qualifications furnished me.

Date/Signature of Insured/Title
SL-50 (3/90)